

**Table I.C.1.b(1997) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,091	2,182	2,084	2,017	2,057	2,122	2,101	2,088
Industry group **								
Agric., fish., forest.	1,654	--	--	--	--	--	1,703	1,613
Mining	2,620	2,102	2,156	2,973	996	2,845	2,605	2,630
Construction	1,968	1,979	1,903	1,972	1,891	2,599	1,920	2,028
Manufacturing	1,940	1,864	1,798	1,861	1,908	2,023	1,867	1,954
Transp., commu., util.	2,215	2,039	2,210	1,896	1,684	2,492	2,004	2,263
Wholesale trade	2,152	2,412	2,161	1,925	2,220	2,170	2,167	2,145
Retail Trade	1,996	2,258	1,954	1,892	2,016	1,990	2,012	1,991
Fin., ins., real est.	2,180	2,227	2,486	2,160	2,223	2,113	2,256	2,155
Services	2,181	2,261	2,181	2,201	2,202	2,131	2,218	2,165
Unknown	3,061*	3,061*	0	0	0	0	3,061*	0
Ownership								
For profit, incorporated	2,054	2,159	2,030	1,984	2,021	2,085	2,061	2,052
For profit, unincorporated	2,038	2,101	2,072	1,904	1,933	2,167	2,071	2,004
Nonprofit	2,292	2,641	2,406	2,280	2,309	2,212	2,436	2,259
Unknown	2,136	2,176	2,462	2,304	1,825	2,305	2,357	2,127
Age of firm								
Less than 5 years	2,038	2,140	1,916	1,924	1,960	2,361	2,002	2,112
5-9 years	1,988	2,123	1,936	1,869	1,953	2,270	1,976	2,008
10-19 years	2,073	2,258	2,023	2,020	1,932	2,156	2,139	2,009
20 or more years	2,122	2,254	2,232	2,067	2,127	2,094	2,190	2,101
Unknown	2,099	1,664	2,419	2,092	2,029	2,123	2,088	2,099
Multi/single status								
2 or more locations	2,089	1,949	2,357	2,062	2,023	2,111	2,174	2,085
1 location only	2,095	2,188	2,056	2,002	2,110	2,373	2,093	2,097
Percent full-time employees								
Less than 25%	1,883	2,715	2,348	2,000	1,811	1,619	2,470	1,722
25-49 %	2,066	1,880	2,076	2,157	2,157	2,035	2,049	2,070
50-74 %	2,129	2,207	2,063	2,108	2,121	2,132	2,122	2,132
75% or more	2,091	2,180	2,084	2,004	2,051	2,134	2,096	2,090
Union presence								
No union employees	2,056	2,151	2,066	2,009	1,999	2,090	2,080	2,045
Has union employees	2,280	3,062	2,378	2,205	2,408	2,230	2,571	2,260
Unknown	2,115	2,431	2,230	1,822	2,206	2,084	2,212	2,099
Percent low wage employees **								
50% or more low wage	1,811	2,314	1,787	2,064	1,760	1,655	2,063	1,753
Less than 50% low wage	2,097	2,172	2,081	2,025	2,059	2,170	2,100	2,096
Unknown	2,129	2,343	2,241	1,804	2,193	2,121	2,147	2,128

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.1.b(1997) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.84	44.23	30.11	44.04	50.11	53.41	25.47	36.83
Industry group **								
Agric., fish., forest.	94.08	--	--	--	--	--	190.61	148.94
Mining	312.32	599.17	558.31	752.21	269.73	726.25	592.69	495.72
Construction	64.94	127.59	93.16	116.09	232.47	399.41	40.26	137.83
Manufacturing	33.98	123.12	102.81	31.39	72.69	57.36	37.03	42.78
Transp., commu., util.	179.99	247.77	376.76	146.29	117.24	377.69	114.80	254.15
Wholesale trade	67.96	177.11	59.63	55.01	125.03	115.66	59.14	83.42
Retail Trade	27.36	165.02	57.37	82.50	62.23	52.09	37.60	39.99
Fin., ins., real est.	48.19	143.72	130.32	117.15	70.64	69.69	49.79	52.11
Services	50.65	47.49	56.27	64.78	96.26	70.36	35.90	68.16
Unknown	986.32*	986.32*	0.00	0.00	0.00	0.00	986.32*	0.00
Ownership								
For profit, incorporated	33.28	39.73	33.18	47.78	35.96	75.61	28.54	42.34
For profit, unincorporated	58.17	102.49	95.92	63.94	120.94	123.99	44.88	102.25
Nonprofit	63.96	173.32	90.17	56.01	90.46	98.60	59.01	75.41
Unknown	78.14	375.53	691.44	276.99	132.32	76.41	281.64	77.23
Age of firm								
Less than 5 years	45.36	81.41	71.72	107.36	110.84	255.21	52.44	93.27
5-9 years	21.95	55.96	52.69	75.19	203.40	121.12	49.72	110.47
10-19 years	36.17	76.43	62.72	60.99	119.23	39.42	40.47	51.27
20 or more years	23.38	109.18	56.91	44.14	67.00	48.91	53.24	25.49
Unknown	71.19	249.09	161.57	120.08	85.17	80.04	103.06	71.21
Multi/single status								
2 or more locations	45.06	93.02	125.67	74.17	46.17	59.43	82.69	44.54
1 location only	26.18	45.61	33.44	44.60	79.51	223.07	28.40	49.23
Percent full-time employees								
Less than 25%	89.82	416.08	528.27	183.67	183.14	132.88	94.64	92.62
25-49 %	60.10	183.67	144.82	101.17	178.52	63.72	126.25	78.20
50-74 %	39.66	109.64	79.60	99.19	76.43	78.78	53.54	51.59
75% or more	31.88	38.81	31.50	44.63	50.48	60.27	23.57	39.52
Union presence								
No union employees	32.69	37.07	28.60	41.29	49.03	76.89	23.51	46.13
Has union employees	42.94	339.36	382.76	133.02	124.82	35.12	210.47	45.69
Unknown	72.73	235.84	360.01	124.30	127.90	96.22	90.85	87.75
Percent low wage employees **								
50% or more low wage	58.88	220.59	106.00	104.96	68.42	87.96	98.17	68.28
Less than 50% low wage	17.01	41.95	26.09	43.72	49.47	42.94	25.31	17.69
Unknown	74.43	199.87	164.48	77.33	47.91	89.60	106.85	79.44

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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